

Open Enrollment Continues through January 31 for Delaware's Health Insurance Marketplace

DOVER, DE –Commissioner Karen Weldin Stewart reminds consumers that the open enrollment period for health insurance plans offered in 2017 through Delaware's Health Insurance Marketplace ends on January 31, 2017. If you want coverage to begin on January 1, you need to enroll in a plan by December 15. Delaware residents who are looking for personal assistance with selecting a plan should visit www.choosehealthde.com to connect with health navigators who provide free support. Consumers can select or change plans on their own at www.healthcare.gov.

According to Healthcare.gov, if you had Marketplace health insurance in 2016, you can renew, change, or update your plan for 2017 through January 31, 2017: "Whether you intend to renew or change plans, you must update income and household information on your 2017 application to get the right amount of financial assistance. Your savings depend on your expected household income for the year. Over 8 in 10 people who apply are eligible to save, and most can find plans for between \$50 and \$100 per month (after accounting for their premium tax credit)."

There are always changes in costs, networks and other details of insurance plans from year to year. Don't assume that just because a plan worked well for you in 2016 that it will also be the best, or most cost-effective plan, for 2017. All health insurance plans offered through the Marketplace cover the ten Essential Health Benefits, pre-existing conditions and preventive care services.

If you were enrolled in a Marketplace plan in 2016, the federal government reports that “by November 1, 2016, you should receive two letters: one from your current insurance company and one from the Marketplace. Together they explain: any changes in your coverage and financial help; and if you need to send the Marketplace any documents.” In addition, some plans are being discontinued for plan year 2017. It’s important that consumers who were enrolled in those plans choose a new plan for next year. If you don’t choose a new plan, you may be automatically enrolled, or “crosswalked,” into a similar plan. Once you’ve enrolled in a plan, check your mail for information from your insurance company. When a welcome packet arrives, be sure to read the information thoroughly and save everything in a secure place. It is very important that you pay your premium on time. If you fail to pay your monthly premiums, your insurance company can cancel your policy. If your policy is cancelled due to non-payment you will likely not qualify for any other coverage until January 1, 2018.

If you don’t have health insurance coverage in 2017 you will have to pay a federal fee at tax time.

After January 31, 2017, you won’t be eligible to enroll in a health insurance plan through the Marketplace for the rest of 2017 unless you qualify for a special enrollment period.

Ready to enroll? Consumers can find more details about the various plans and their related premiums and deductibles, as well as any potential premium subsidies they may be eligible for, at www.healthcare.gov.

Small businesses can [apply for coverage for their employees](#) any time, all year.

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